

FLOORS

By

Bob Mulloy

According to 266 CMR 6.00: STANDARDS OF PRACTICE, section 6.09: GENERAL INTERIOR CONDITIONS, the home inspector is required to “observe wall, ceiling and floors and report on the type of exposed materials.”

Let’s discuss one component in the above requirements, namely “floors,” and save the others for future articles. As home inspectors, we walk through a home and evaluate numerous systems and components. We observe, make judgments and report our findings. How easy it is to forget to look beneath our feet when inspecting the ceiling for water stains or conversing with the client.

Imagine preparing your report and trying to recall the type of floor covering present, never mind its condition. To prevent errors and omissions, a home inspector must develop a “field practice” that follows the construction process from A – Z. The field practice must require you to observe (to look), so that there are no gray areas in your final report. An established field practice equals compliance with the Standards of Practice, fulfillment of contractual agreements with the Client and risk reduction for the inspector.

Enough said, let’s get back to floors. Time is important during a home inspection, but it does not take much time to examine the floors. Usually it can be done subjectively while inspecting the other systems and components in each room, but the floors should not be forgotten. Let me clarify that the Standards of Practice within the above section do not relate to the structure beneath the floor, but to the floor covering itself.

However you take notes during a home inspection, you are required to report on the type of floor coverings present (brick, carpet, ceramic tile, linoleum, slate, vinyl, tile, wood, other). Record the facts. For example, what type of floor covering did you observe in the bathroom? Simply report in writing what you see. Next, evaluate the floor and report on any adverse conditions. Nothing could be easier, but omitting the facts could be costly for a home inspector.

Each inspector may have his or her own method of examining a room and a floor, but let me share my routine. As part of my “field practice” for interior spaces, I usually enter a room and walk to the center with flashlight in hand. I shine the flashlight on the ceiling and do a 360 degree turn and then repeat the same procedure with the floor. I perform a little “bounce test” on the floor and inspect the floor elevation, but that is getting into the “Structure System,” and beyond the purpose of this discussion. I verify the presence of a heat source and then travel to one wall, moving clockwise or counter clockwise around the room, checking outlets, windows, walls, and doors and exposed

floor coverings. As I exit the room, my inspection of the floor has been completed. I have observed the floor and identified type and condition.

I feel that it is important to focus on the word “exposed” when reporting on floors. While you are not required to move furniture or clutter to examine the floors, you are required to report what you could not see and why. Your final report should contain standard verbiage or a disclaimer that clarifies expectations for the reader. Explain in writing that only the “exposed” floors were inspected and the implications of the statement. Inform your client “that you did not move the furniture or area carpets to inspect the floors, and that hidden problems may exist, and that further investigation is advised.” Tell the truth and recommend “that the client examines all hidden areas during a pre-passing walk-through inspection after the owner has removed all furniture and storage.”

When inspecting a floor, you are asking yourself subjective questions in order to report on the type and condition of the floor covering. You are not required to report on special finish treatments. The important questions to consider when inspecting the floors are:

- Is there a slope to the floor?
- Are the loose sections of flooring (Squeaking)?
- Is a floor covering present?
- Is there a potential for an accidental slip, trip or fall?
- Are the cracked tiles that pose safety and sanitary concerns?
- Will the cracks in the tiles allow water intrusion and damage to the substrate?
- Are there loose or missing floor components?
- Are there splinters or nail pops that could cause personal injury?
- Are there wrinkles in the carpet that could cause tripping?
- Are old 9” x 9” tiles present and should I alert my client about potential asbestos?
- Are floor boards warped or erupted?
- Is the floor covering worn or at end of service life?
- Is the floor water stained or pet stained or damaged?
- Is the floor problem indicative of other suspected problems?
- Will the floor cost my client money to repair or replace?

I’m sure you can add additional concerns to the above list. Suffice it to say, inspecting a floor requires the same “standard of care” that you apply to each system and component during the course of a home inspection. You, as the expert on site, are duty bound to observe and report in order to comply with the Standards of Practice. And so in closing, don’t forget to look down, inspect the floor and report wisely.